

Today

Cathedral here

No trees or open space

River frontage wasted

Houses moved with facades

Tomorrow

Co-ordinated nature and the stream

Airport

Many small shops making possible concentration together with business and pleasure

Common building

Public administrative office and shops

Lake

Health Centre

Public

Public

New residential squares

Tennis

Playground
School near
Cathedral

Child

Open grounds

Existing squares and terraces

Dispersed buildings to Cathedral

Learn

Ground

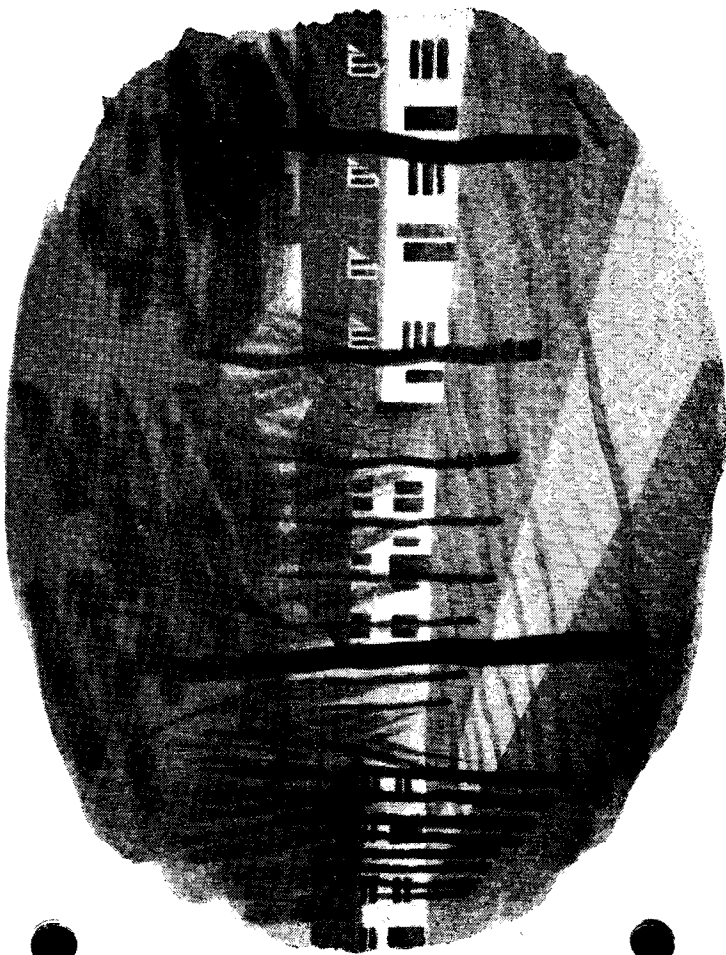
Technical schools, museum and art galleries

Market

Municipal office

City hall

Public Stadium



Housing

FOREWORD

This new course of six chapters discusses our housing problem—what it is and what we should do about it.

From time to time new chapters will be added to the course in order to tell you what progress Australia has made and proposes to make in her planning to cope with this big post-war problem.

The Australian Army Education Service has had invaluable assistance in preparing the text and illustrations of this course.

Thanks are due to Mr. Oswald Barnett, of Melbourne; Mr. J. F. D. Scarborough, architect, of Melbourne; Mr. Frank Heath, architect, of Melbourne; Mr. Shum, editor of the Home Beautiful; the Housing Commission of N.S.W.; the Housing Commission of Victoria; the Ministry of Post-war Reconstruction; and Consolidated Press Ltd., Sydney.

Acknowledgment is due also to these various publications: *Town Planning*, by Thomas Sharp, and *Living in Towns*, by Ralph Tubbs (both Penguin Books); *The Modern Flat*, by F. R. S. Yorke and Frederick Gibberd (Architectural Press: London); *Houses We Live In* (Ministry of Health: London); *City Planning Housing*, by Werner Hegemann (Architectural Book Publishing Co.: New York); *Housing For Health* (Opportunity Club Publication: Melbourne); and *Wanted! A Plan!* (a Report submitted by the Royal Australian Institute of Architects).

THIS HOUSING PROBLEM

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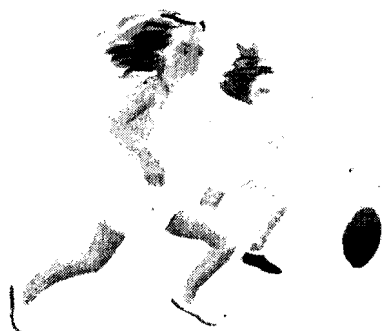
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*The soul of a nation is in the
homes of the people.*

—Tryst.

PART 2

How shall we tackle it?

THIS

PROBLEM

CHAPTER 4

**How the rest of the world tackles it
What we've done so far**

. Slums aren't new. In all parts of the world people have been trying to clean them up for a long time. England has to her credit a century of housing work, and she has accomplished a great deal. But in England, as in most countries, there are still slums. Here are some of the ways in which the problem was tackled.

At the end of the 1914-18 war European governments found they faced a threefold housing problem. They had a huge housing shortage. They had to prevent the shortage recurring by regular planning for new buildings. They had to demolish and replan the worn out and unhealthy parts of their cities. We must face these three problems after the war.

Europe didn't succeed fully. Rearmament and then World War II took up the labour that would have been given to house building. But Europe did succeed in pulling down many unhealthy areas and putting up in their place bright, clean, healthy dwellings. All shades of political opinion, from conservative to socialist, agreed that action was necessary. As the International Labour Office said, "It was coming more and more to be realised that before the war private building enterprise working for a profit had not succeeded in satisfying the whole of the need, even under a normal system of

economic freedom. In fact, the poorer classes of the population were unable to pay the rent charged for a suitable dwelling."

So the governments put up money for house-building, and undertook building themselves. Sometimes they made subsidies, sometimes loans were guaranteed. Local municipal councils were given money for slum clearance and rehousing. Taxation on new buildings was lightened or suspended. Free land was provided. Governments helped to nationalize the building industry. They brought down prices of materials and did research into new building methods.

From the start they realised that housing was going to cost a lot of money, and that a profit, or even a full return in cash, couldn't be expected. They realised that the result in improved living conditions for their people was more than worth the outlay.

Many millions of houses were built. England and Wales had 8,000,000 houses in 1919. By March, 1939, a further 4,000,000 had been built—over a million by local councils, nearly three million by private enterprise, assisted by building societies.

All governments have tried to help large families in poor circumstances to get good housing. They have realised that it is almost impossible for a large family to support itself in

decency and comfort on the small wage received by many workmen. Facing the decline in population, many governments have tried to encourage large families. Providing large houses at low rentals is one of the ways in which they have tried to ease the lot of the big family. In most building schemes preference is given to families of three or more children. Sometimes there are rent rebates and bounties.

Four outstanding countries

It's hard to say which country has excelled. But there are four outstanding ones. Holland has built beautiful small cottages, usually old-world in style. Sweden had perfected the art of using the surroundings of blocks of flats to get harmonious effects. Austria has specialised, in the city of Vienna, in providing communal facilities for its mammoth flat blocks. Germany has combined advanced architectural ideas with strict planning to get maximum light and air. The Social-Democrat government which Hitler toppled, re-housed 12,000,000 people, one-fifth of the population.

The emphasis has differed from country to country. Some make their first attacks on the slums; others concentrate on building large numbers of cottages or flats. Britain, for example, had in 1919 many slums, some of them hundreds of

GREAT BRITAIN: 4,000,000 Good

Cheap Houses to Relieve Shortage

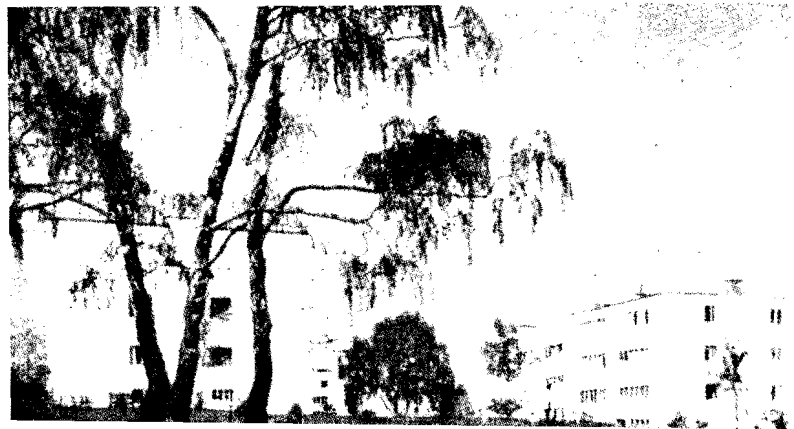


HOLLAND



Semi - permanent dwellings for workers at Buikslooterham.

SWEDEN



Medium rental apartments of the H.S.B. Co-operative Building Society at Eriksdal (Stockholm), set at right

AUSTRIA



Workers' flats in Vienna built by the Social-Democrat Government.

GERMANY



Settlement of group houses at Zehlendorf, near Berlin.

years old. But she did not start by pulling them down. Instead, she concentrated on producing a large number of good cheap dwellings to relieve the urgent housing shortage. Only when these new dwellings were ready was a serious slum abolition campaign started. Up to the outbreak of war 4,000,000 houses were built and only 200,000 had been pulled down.

Governments set housing quality standards. They took greater care to select healthy sites; they built the houses in "cul-de-sacs" around three sides of a square, away from congested areas or dusty and busy main roads. Through traffic became impossible. Because houses faced inwards, all noise and traffic was cut out. Governments found that because heavy traffic was by-passed along the edge of the suburb, they need spend less on roads. A light path could replace the concrete or asphalt roads we know in Australia. This meant more safety for children.

Moreover, the houses in the cul-de-sac generally look out on a garden in the centre of the street. Sometimes "super-blocks" are created; these are large blocks of land with houses ranged around to form a hollow square. The centre of the square is treated as a park or playground, and a semi-rural atmosphere is achieved.

When it came to rebuilding the central portions of cities, Europe found it couldn't rehouse people from the slums without using high flats. Most slum dwellers cannot or will not leave the centre of the city. What do you think about this? Do you see any need for big flat-blocks in central areas of our cities? (See Chapter 1, Page 19).

How they run it

Administration methods vary greatly. Usually the central government does not undertake the work, but provides money and technical advice. Britain, for example, delegates all work to the local county and municipal authorities, who are supervised by the Ministry of Health. Provided that they conform to certain standards local bodies can borrow money at low rates. They are compelled by law to make housing surveys of their areas.

Many British councils have built thousands of houses. Birmingham has built about 50,000. Liverpool (population 860,000) has built such estates like Norris Green, which has 7,689 houses, 76 shops, churches, a clinic, a public library, swimming baths, recreation grounds, cinema, and resident doctors and dentists. Rents are as low as 4/- a week for small houses for aged people, 8/6 weekly for a three-bedroom

house, 3/6 to 10/9 a week for flats. Birmingham has two-story cottage flats letting for 4/6 a week, three-bedroom houses for as little as 7/3 a week.

Sweden used different methods; self-help and democracy were the keynotes of her work, and the outstanding feature has been the development of co-operative housing, backed and guided by the state. Co-operative societies do most of the building and selling. The government lends money to the societies cheaply. These societies are local but are controlled by a federal society.

Anyone wishing to build a house joins one of these societies, which borrows money for building through the central society. Sometimes even flat blocks are owned in common by members of a society.

U.S.'s F.H.A.

The United States of America, having a Federal constitution, faces different problems. The Federal government cannot carry out the task itself and works through the state governments. There are two main schemes. One aims at easy home purchase, and the other at slum clearance and rehousing, and the building of rental projects. The home purchase scheme is managed by the Federal Housing Administration, which does not lend money, but insures mortgages. The administration guarantees lenders that if the borrower fails to meet his obligations the government will do so. To safeguard its money, the Federal Housing Administration insists on standards of quality for house-building. Unless the house and its neighbourhood meet those standards, the loan will not be insured.

The slum-clearance body, the United States Housing Authority, has two functions. It lends money for slum clearance projects, and it subsidises those projects to meet the probable yearly loss which may be expected from slum clearance operations. The local state or city must put up part of the cost of the project, must meet some of the loss, and must repay the loan in 60 years out of rents.

This means that the local body takes the responsibility for the scheme, and the Federal body provides money and supervision. How do you think this idea would work in Australia?

All British Dominions have housing schemes. The federated Dominions, Canada and South Africa, largely follow the United States' pattern of administration; the Federal government provides money, supervision and technical assistance and the local governments do the work and carry the financial responsibility. South Africa has a Central Housing Board; money is loaned at low interest rates for slum clear-

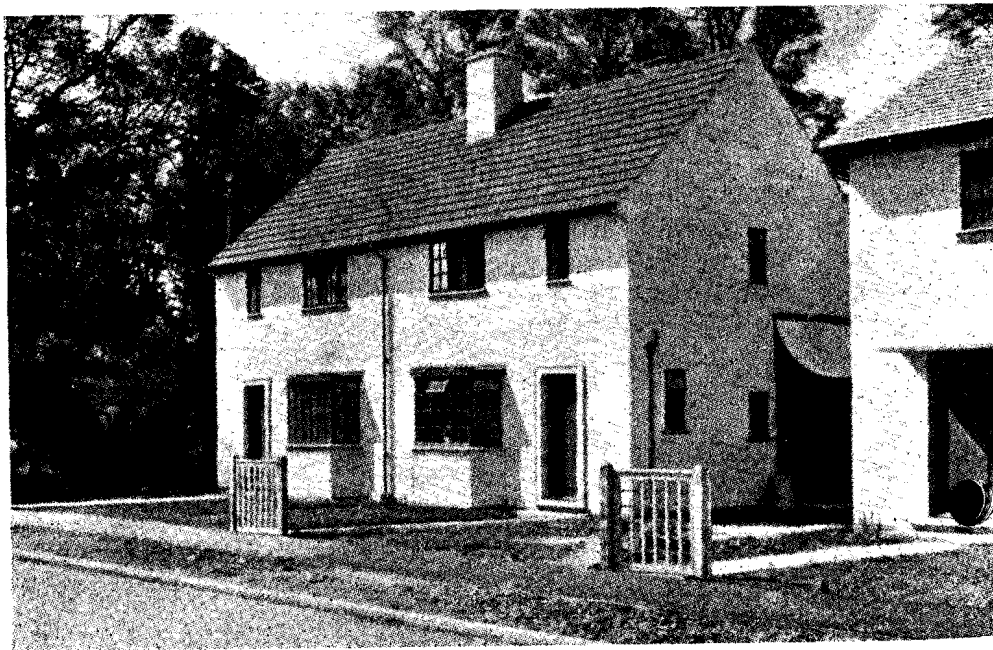
ance and rebuilding, and special loans are made to the aged poor. Canada since 1935 has assisted local provinces and towns to provide sub-economic housing by loans at low rates of interest, provided the local authority can prove the need for the houses. She also gives taxation relief to those who build homes for their own use.

New Zealand has a State Advance Corporation which controls all Government housing activities. It has surveyed New Zealand's housing, and has undertaken a big building programme of both flats and cottages.

Aim for true family life

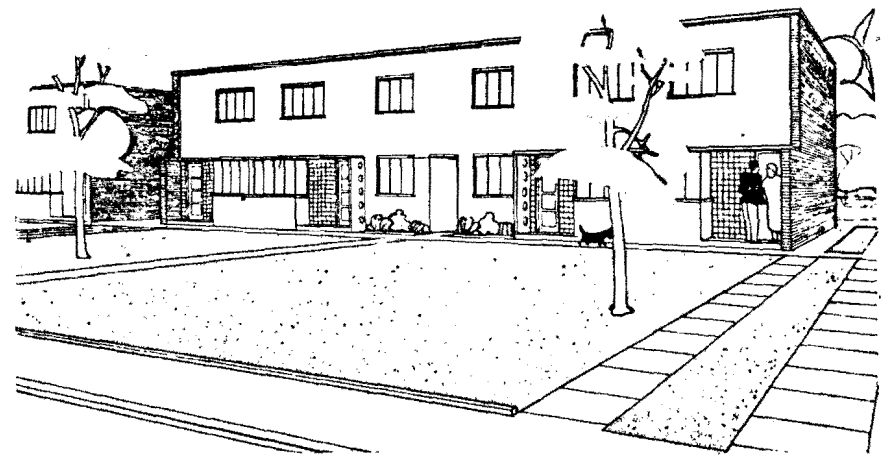
Big advances have been made in the quality of dwellings. Many different types have been built, but they have this in common—an insistence on building for a true family life, and with safeguards against bad health.

BRITAIN



Britain has built many thousands of these small double unit cottages.

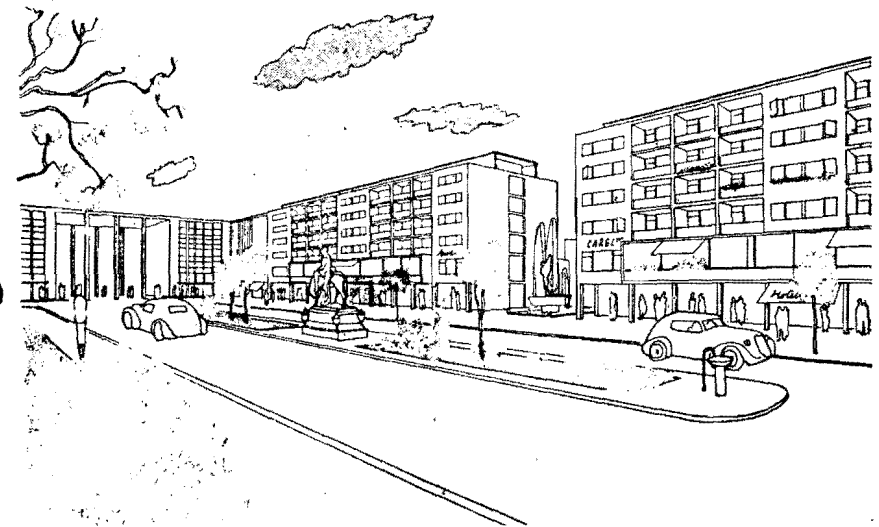
Great Britain, for example, concentrated on new cottage suburbs outside the towns, each cottage with its separate garden. No development is now permitted to exceed 12 houses to the acre, except in the centre of cities, where rehousing on the site of demolished slums makes high flats



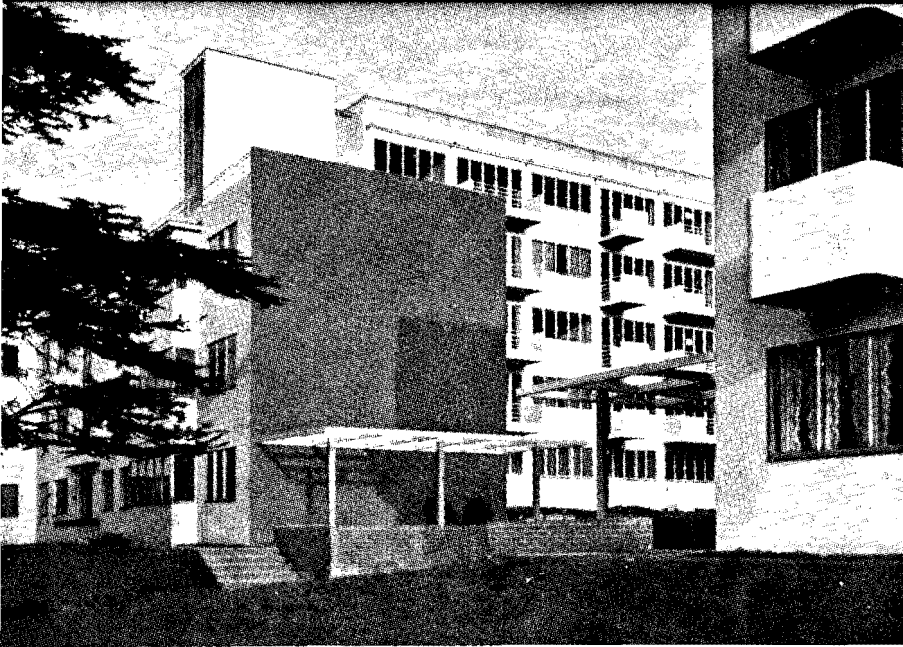
How Coventry's row type two-storey block housing will look. Each of these three-bedroom dwelling units has a 23ft. frontage of land, and each has a tradesmen's path to the rear.

REBUILDING BLITZED COVENTRY

The destruction of much of Coventry by a heavy Nazi raid on November 15, 1940, has given English townplanners a marvellous opportunity to build a new city. Here's how they're going about it.



Plan for Coventry's new city square to be known as Broadgate. The rebuilding of Coventry has wiped out for all time the old congested streets with their individual buildings, each fighting with the other. Here we have complete harmony in design and a frank expression of modern city planning.



FLATS WITH LUNGS

Pullman Court, Streatham, London. Rents: one room 26/- a week; two rooms 30/- and 34/6; three rooms 40/- to 50/-. Services: restaurant; social club; swimming pool; doctor's surgery. Only 20 per cent. site built on.

—but overseas they're DIFFERENT

Flats have come in for a lot of criticism but those who defend flats claim we have few flats worthy of the name in Australia.

They point that overseas flats, unlike most of ours, only take up one-fifth of the site, and that they are planned for a healthy social life with gardens, trees, lawns and playgrounds for children.

Critics of flats, as we know them, say justifiably that flats are not places in which to rear children because they are too poky.

That is why many people want to have a cottage after the war; but that may mean half an hour's travelling time to the city.

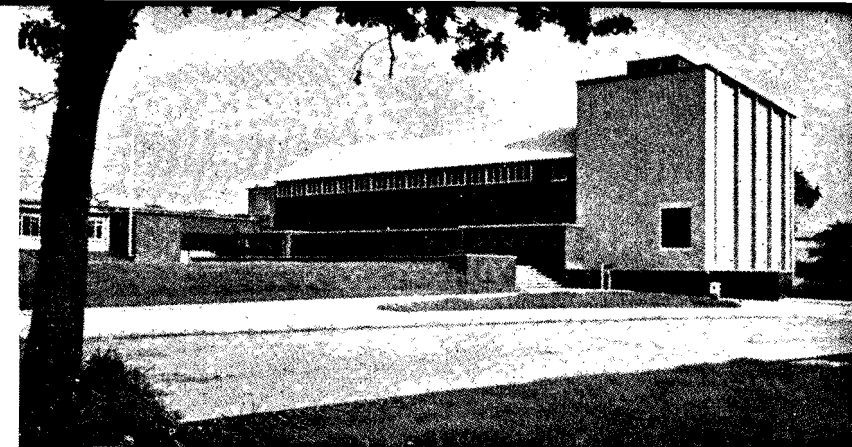
However, many people, particularly casual waterfront workers must live close to their work. Isn't the solution to build flats with the advantages of both cottages and flats?

Flats are cheaper to build than cottages; European experience has found the difference to be as high as 40 per cent. Cheaper building costs mean cheaper rentals.

Communal housing has important advantages for the worker and his wife and children. He is near his work; she can shop without taking a tram or train; the children are within walking distance of school.

The workers' wife, too, can have a hot water service and refrigeration which she probably couldn't get at the same rent in a cottage.

Then there are the communal recreation facilities which are part of all large workers' flats in Great Britain and Europe.—(See top right and pages 20, 21, 22 and 23 in Chapter Six).

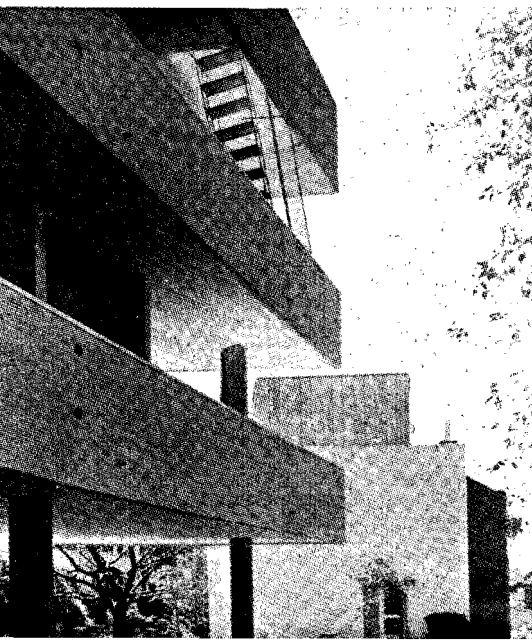


SOCIAL CENTRES IN FLATS

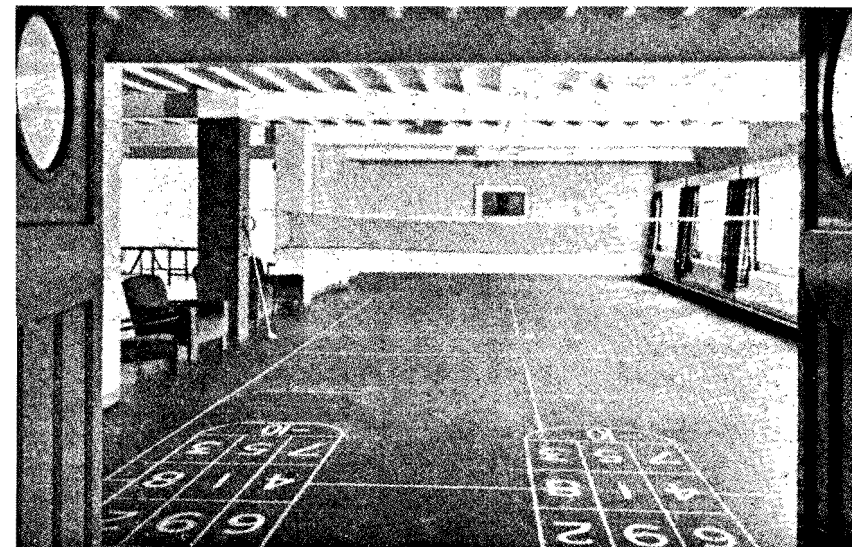
Many overseas flat settlements have community centres with meeting and concert halls (as above), cafes, baby clinics, health centres, libraries, club rooms.

Four and five room luxury flats of the Parkhaus Gamma Basle (Switzerland); 40 per cent. of site built on.

Six room, five room, one room and studio flats in Zurich (Switzerland); 23 per cent. of site built on.



Recreation room at social or communal centre.



necessary. English practice does not usually provide for completely separate, free-standing houses, nor are these necessarily regarded as desirable. Cottages are usually semi-detached or in blocks of four, and are often two-storied. They are well separated from their neighbour blocks. The pictures show how attractive these cottages can be. The special advantage of combining cottages in blocks of four is that, cost aside, the land may be treated as a unified area; greater park space and playing areas replace unusable, shut-off backyard plots.

Great Britain has also built flat blocks, particularly in recent years; the emphasis has shifted from building cottages to clearing out central slum areas.

There is a new approach to tenement dwellings. Family life and a good social life are encouraged. In Australia we have a prejudice against flat blocks. Why is this? One reason is that existing flats don't provide a family environment. They haven't any playspace for children. They are often dark and jerry-built. But flats in Europe are very different. In Europe big settlements are used to buttress family and social life, instead of breaking it up, which many people believe is the effect of Australian flats. (See pages 14 and 15).

Europe has many people and land is scarce. People are used to living in flat blocks—probably because the mediaeval towns were walled and space had to be conserved. So they build great flat-blocks in which whole families can spend their lives. These flats have playgrounds for children, nurseries, kindergartens, wading pools in front of the flats. They are entirely surrounded by green land. There are meeting rooms and clubs for adults, gymnasiums, proper laundry facilities. Recent tenements are properly planned for light and air. Attached to the settlements are often schools, big playgrounds, parks, clinics, churches, community halls, sometimes hospitals and maternity homes.

Do you think we can learn from these other countries? Or are our problems so different that we can't gain much help from abroad?

What should we do?

The work overseas has been mostly decentralized, some countries working through state or provincial governments, others through local councils, Sweden using co-operative societies, Vienna raising the money and doing the work through the municipal council. What's the best way for Australia?

Our approach must be fresh. Housing covers far more than the building of homes. It must be planned for a healthy family and social life.

What we've done so far

It's not true to say we have entirely neglected housing. All governments have passed Acts to assist home-building. We are a nation of home-owners, by the standard of most countries. That's definitely an achievement. But the great number of slums and the present grave housing shortage show that we've a long way to go. Our plans have not been large-sighted enough, have lacked unity, and have only scratched the surface of the problem.

Let's look at the different States. The first thing to note is that until Victoria started its anti-slum campaign in 1937, little had been done by any of the States to uproot bad housing conditions. And until South Australia started to build cheap cottages, little had been achieved in the rental housing field. All the many acts on the statute books of the Commonwealth and States were concerned with selling homes on terms.

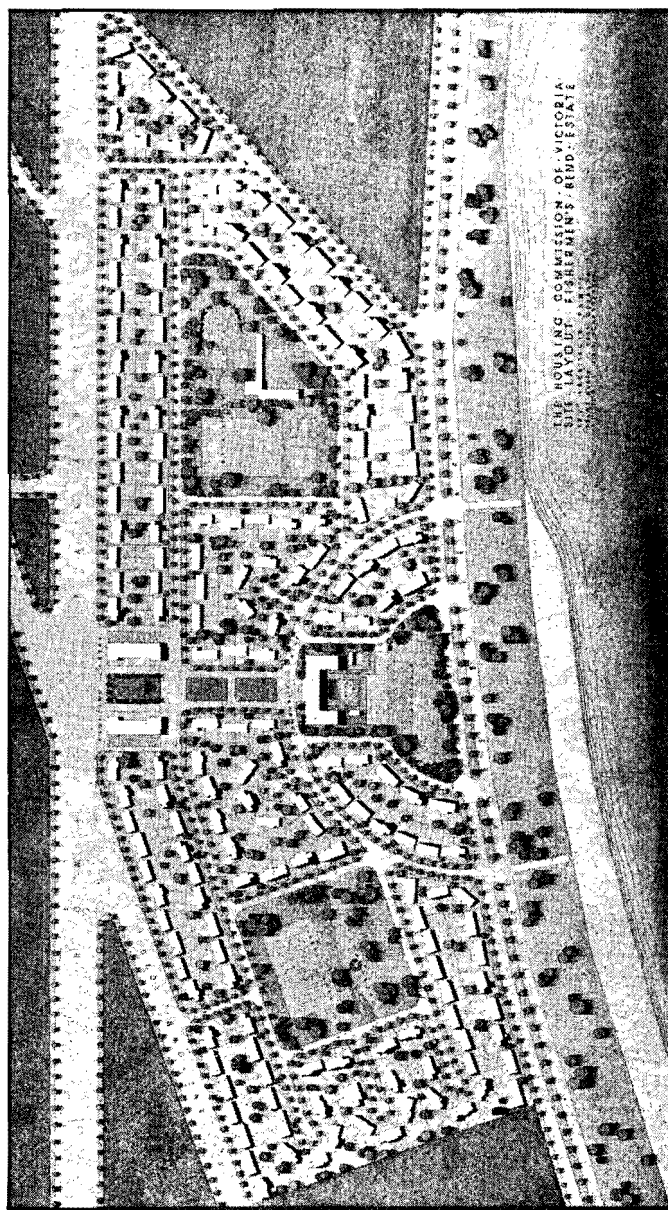
Like the other States, Victoria had its State Savings Bank which lent money for home purchase. As we have seen, that did not prevent the growth of some pretty bad slums. In 1938 the Slum Reclamation and Housing Act was passed; it set up a Housing Commission to tackle the problem. Here are its jobs:—

- (a) Improving existing housing.
- (b) Determining minimum standards for new houses.
- (c) Reclaiming unhealthy areas.
- (d) Providing homes for persons of limited means.
- (e) Zoning—dividing towns into residential and other areas, and prescribing types of buildings to be built there.

The Commission's method is to build homes suitable for slum dwellers and then to pull down their slum homes. Usually the slum dweller can't pay the full "economic" rent of the new cottages, so the Commission adjusts the rent to income and the size of the family.

Its biggest achievement so far is the colony at Fishermen's Bend (Melbourne) of 376 houses, with a Community Centre. The colony has 1,078 children. There are other smaller settlements.

The Commission can declare houses unfit and have them demolished. It can also order repairs. Up to the end of July, 1942, it had ordered repairs for 2,200 houses and the demolition of 1,500. It has powers to prevent overcrowding, but the housing shortage has prevented their full use.

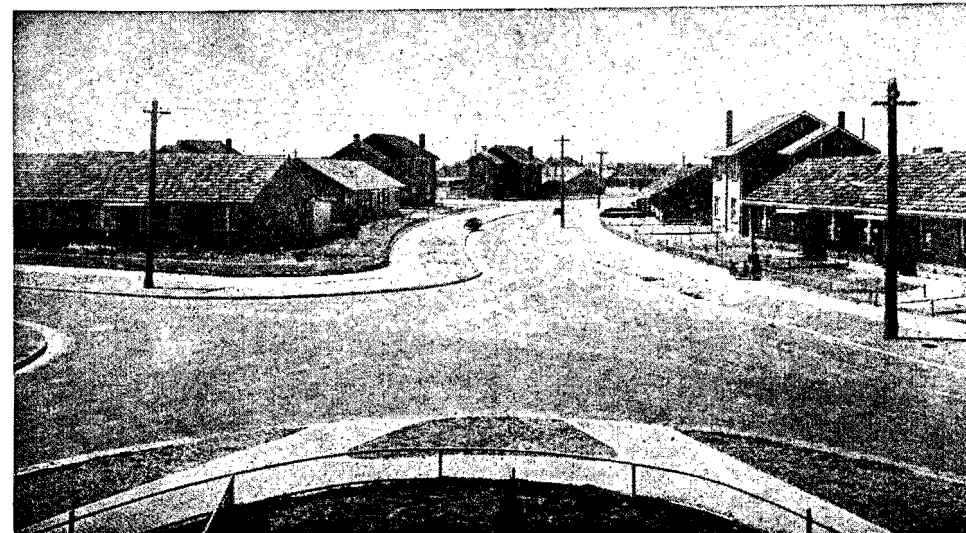


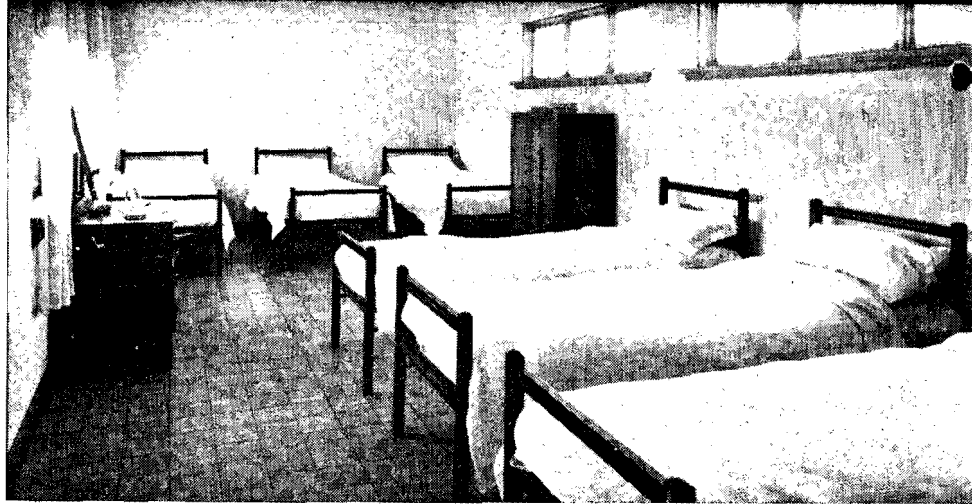
LAYOUT OF FISHERMEN'S BEND ESTATE



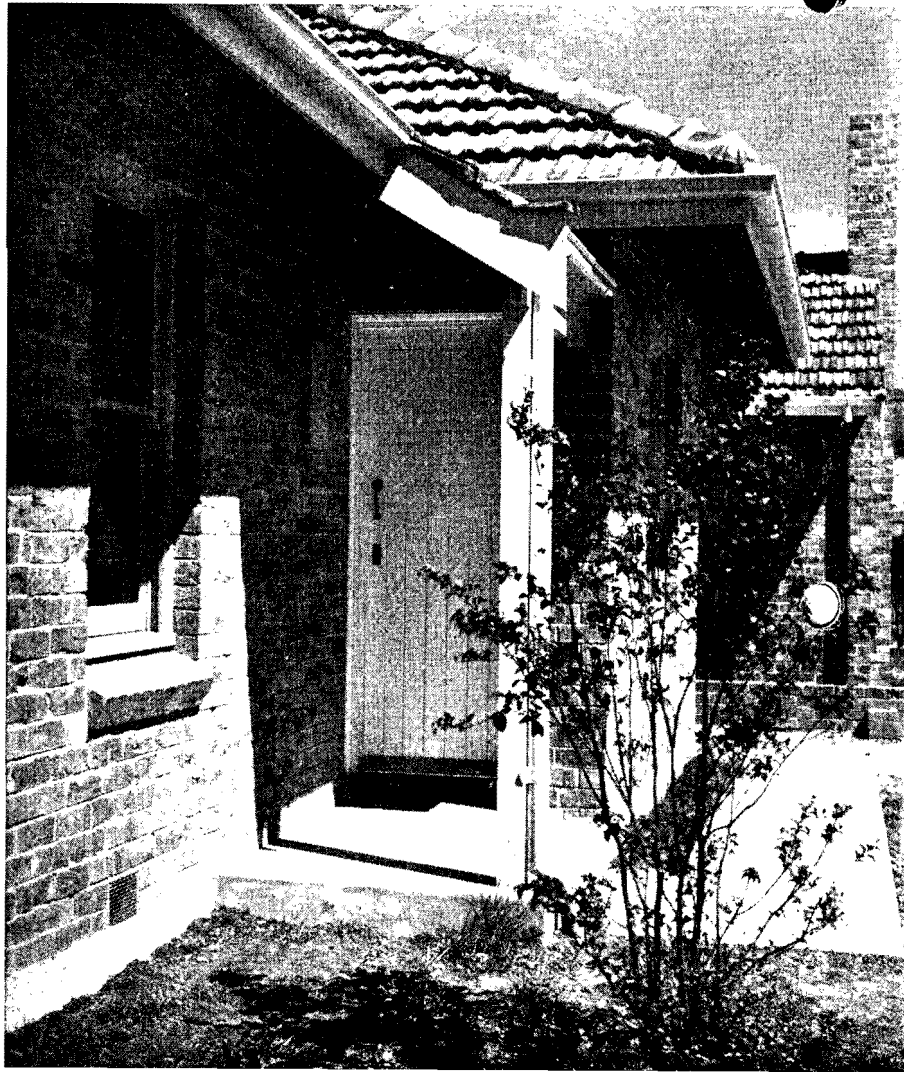
VICTORIA

At Fishermen's Bend the Victorian Housing Commission has built nearly 400 houses. The settlement has been laid according to the best principles of modern town planning and includes a community centre. (See Chapter 6 for pictures and information about community centres).

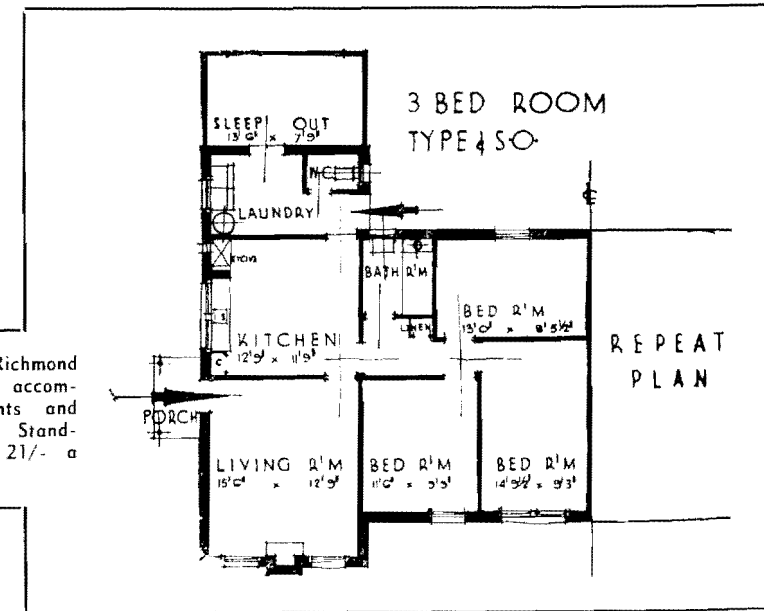
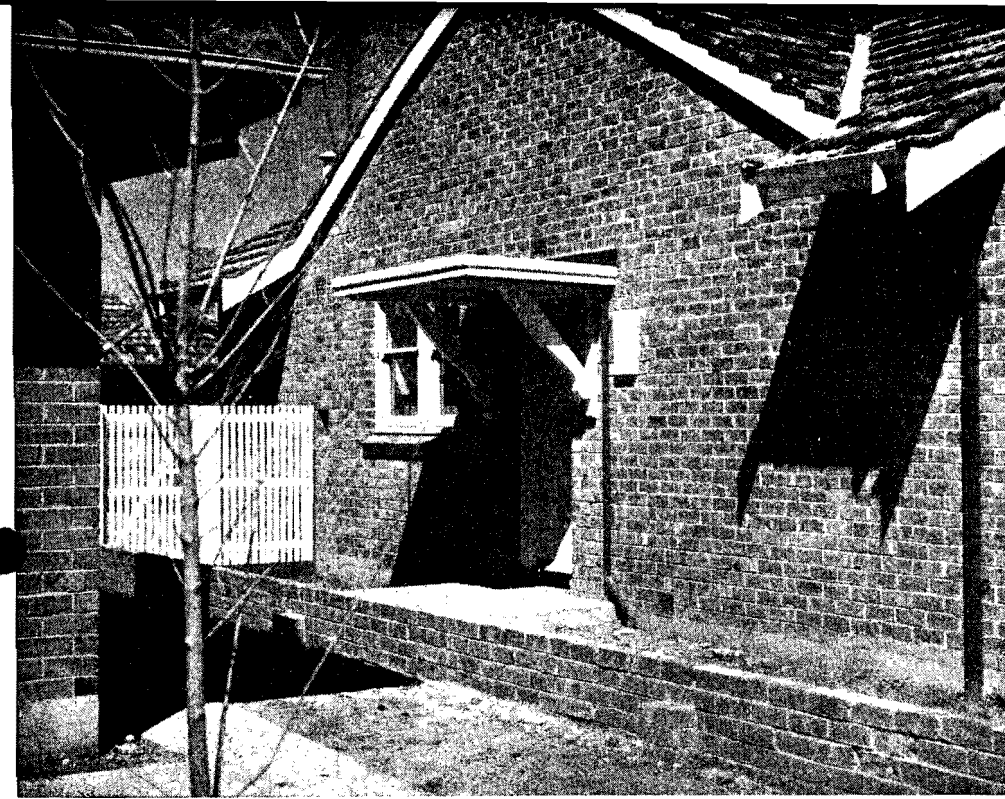




A dormitory bedroom for a large family at Richmond Estate.



Porch of a home at Richmond Estate to house parents and six



House at Richmond Estate to accommodate parents and four children. Standard rent is 21/- a week.

The Commission's houses can be let to persons of "limited means" who can't get suitable housing. Full rent for a house for two persons is 15/6 a week, for a house for ten persons 23/- (the top rate), but these prices are reduced according to family size and income.

To date, 1,200 families have been rehoused, and over 1,300 homes built. These 1,200 families have 3,600 children.

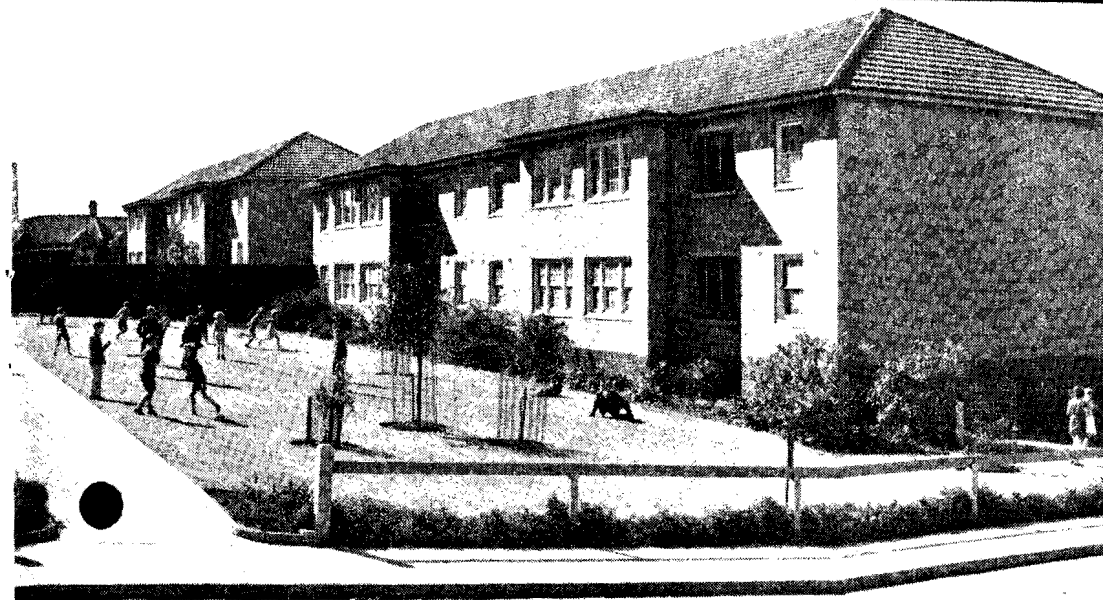
Special "dormitory" houses are built for large families. These big cottages have "two large dormitories varying in size for the children, and a normal-sized bedroom for the parents."

Some of the houses have been built on suburban areas, some close to the city. The Commission realizes that extra travelling time and extra fares may make a good house quite unattractive. It therefore attempts to meet the needs of the tenants.

In New South Wales

There is no large-scale rental scheme in New South Wales, nor has there been much slum clearance. But there is a very fine co-operative building scheme. Homeseekers can also have home purchase financed by the Rural Bank. Up to September, 1939, 162 societies had 19,000 members, and advances for the building and purchase of 13,300 homes had been approved. These societies borrow from banks and insurance companies and lend to their members on mortgage security. Advances up to 90 per cent. of the value of house and land may be given. The Government helps by supervizing the work and guaranteeing loans. All members also jointly guarantee that the loans will be repaid. Repayment is spread over 14-28 years, and interest rates are low. Purchasers make monthly payments to their societies and reduce their debts with bank or insurance companies.

These societies have succeeded in eliminating jerry-building and in reducing costs. But they can't help with the slum problem, because they have to repay loans in full and because purchasers still have to put up 10 per cent. of the purchase price. Nor do they cover the family who can pay off a home by rent instalments, but can't find a deposit. Do you think it is safe to lend to people who can't put up a deposit? What if they mistreat a house? At Glen Davis the New South Wales Government tried a new experiment. It organized a society which sold houses without deposit. If the tenant left before five years he couldn't claim a refund. But after five years he acquired an "equity," or interest in the



NEW SOUTH WALES: Part of the 56 workers' flats built at Erskineville. Rent 19/- a week.



WESTERN AUSTRALIA: Homes at Shenton Park, Perth, built by Workers' Homes Board. Tenants buy on 35-year terms; 26/- weekly.



SOUTH AUSTRALIA: Built by the South Australian Housing Trust. Four rooms.



SOUTH AUSTRALIA: These houses, like those above, rent for 12/6 a week.

property, which he could sell to someone else to repay the rest of his debt. Do you think that system could be extended? What are its dangers?

New South Wales has other schemes. There is a Housing Commission charged with clearing out the slums. Its main achievement has been a settlement of 56 flats surrounded by playgrounds in the industrial suburb of Erskineville built at a cost of £62,000. War conditions have stopped its work and it is now concentrating on temporary homes for war workers. The Rural Bank scheme has been in operation for many years and, in some cases, loans are made for as little as five per cent. deposit.

In South Australia

South Australia's special contribution has been the low-cost home for rent to workers earning the basic wage or a little more. Up to the outbreak of war the Housing Trust built very pleasant semi-detached cottages, four doubles to the acre. They cost £800 a double and let for as little as 12/6 a week. This £400 a house included land, sewer, gas, electricity, a rain water tank, and fencing. Houses are of brick with galvanized iron roofing. The pictures show how attractive the houses are. The tenants are picked from people who can't get housing within their means. In spite of the fact that they often come from the slums, there is very little evidence of the houses being ill-treated. How does this square with what many people say would happen with Government rental projects? Do you think this South Australian experience disproves this stock argument against giving slum dwellers better housing? Or do you think some form of training is necessary for ex-slum dwellers?

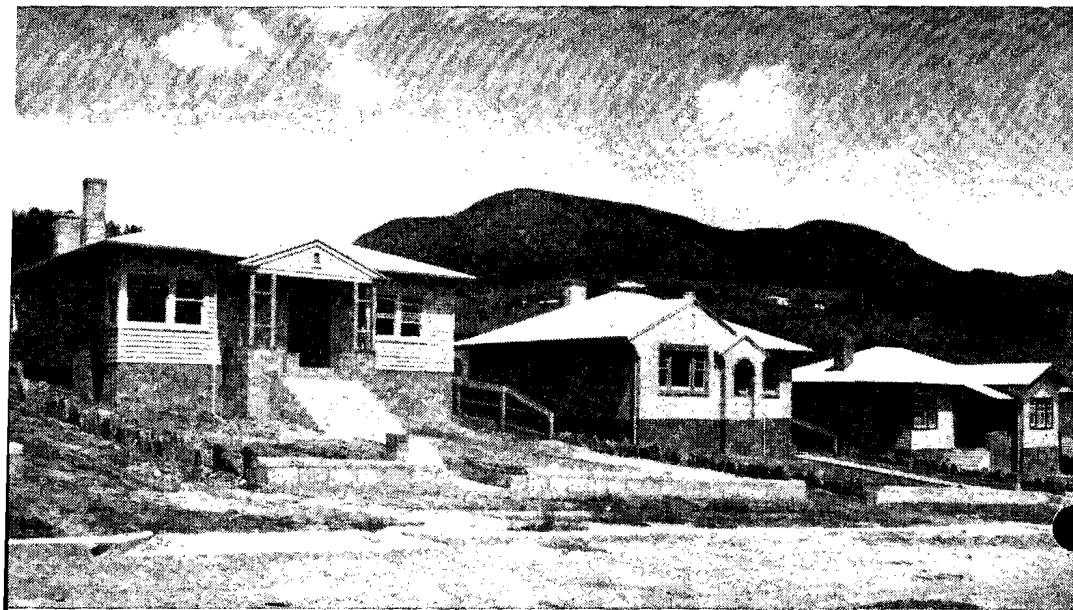
The reasons for South Australia's success in reducing costs are important. Here they are:—

1. The cottages are not elaborate.
2. They are mass-produced and one contractor does the whole job.
3. The Trust buys materials in bulk.
4. Workmen are used to the jobs and, a routine having been established, little time is lost.
5. Materials are standardized as much as possible, and pre-fabricated wherever feasible.

The other states

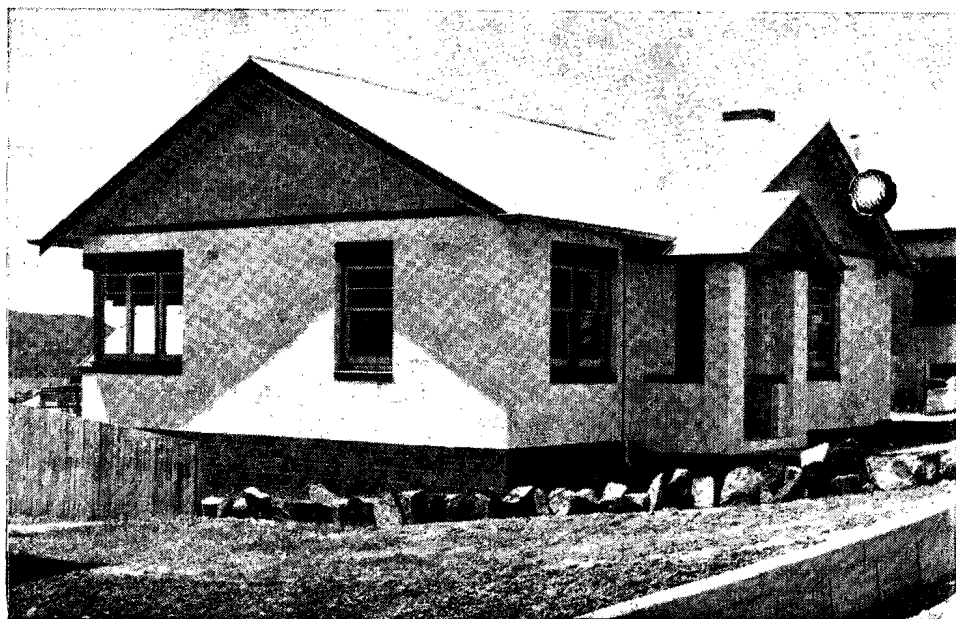
In Tasmania, Queensland and Western Australia home-seekers can buy houses on long terms and with low deposits—sometimes without deposits.

In Queensland, under the Workers' Homes Act, a 95 per cent. advance may be made for a home built on leasehold.



TASMANIA

Homes on Augusta Road Estate, Hobart. Those above are sold on no deposit, rent purchase terms; prices from £755 to £870; weekly payments from 23/6 to 26/6. The house in the bottom picture is built of concrete-block veneer and has five rooms.



The advance is covered by a life assurance policy taken out by the borrower with a State insurance officer.

Western Australia has a rather standardized plan for the sale of homes on leasehold land with a deposit of £6/6/8.

Tasmania builds very fine cottages, some on a low-deposit scheme. Others are bought by people with irregular incomes or who are unemployed; there are no deposits and the repayments are very low.

What Commonwealth has done

The Commonwealth Government has also interested itself in housing from time to time. It built many War Service Homes, for example, for returned soldiers of the last war; the machinery still exists for building homes for returned soldiers of this war.

The only present Australian housing activity is Commonwealth-directed. Munition factories are often built in remote areas where there are few houses. The Commonwealth Government has been compelled to build homes for munition workers, who would otherwise have to travel long distances daily or live in tents. By providing housing, the Commonwealth Government increases efficiency and steps up the production of munitions of war.

The Commonwealth Government does not do the work itself. The Commonwealth War Housing Trust finances state housing bodies to build the cottages, which remain the property of the states. Mostly the cottages are of a semi-permanent nature. They are built to meet a short term need.

What do you think of this principle of Commonwealth finance and supervision, and State execution and financial responsibility? You'll remember that the Americans have used it for slum clearance. Do you think it's the best system for Australia? If not, have you any better suggestions?

You'll probably have noticed that the Australian States have adopted very different methods of attacking the housing problem, and that they haven't all started in at the same point. You'll have probably noticed, too, that between them the States seem to have most of the policies necessary for a rounded-out housing programme? The trouble is that no one State is tackling all aspects of the problem. If we could find some way of unifying all these schemes, building them into one comprehensive plan, we'd be a long way towards finding the right housing policy.

What should be our housing policy?